

**GATEWAY BANCSHARES, INC.**

|   | CPP Disbursement Date<br>05/08/2009 | RSSD (Holding Company)<br>2388775 | Number of Insured<br>Depository Institutions<br>1 |      |    |
|---|-------------------------------------|-----------------------------------|---|------|----|
|   |                                     |                                   |   |      |    |
| Selected balance and off-balance sheet items  | 2010<br>\$ millions                 | 2011<br>\$ millions               | %chg from prev                                    |      |    |
| Assets  | \$267                               | \$253                             | -5.2%   |      |    |
| Loans   | \$190                               | \$156                             | -17.6%  |      |    |
| Construction & development  | \$22                                | \$19                              | -12.2%  |      |    |
| Closed-end 1-4 family residential   | \$41                                | \$35                              | -16.4%  |      |    |
| Home equity   | \$27                                | \$21                              | -19.8%  |      |    |
| Credit card   | \$0                                 | \$0                               |   |      |    |
| Other consumer  | \$4                                 | \$2                               | -39.9%  |      |    |
| Commercial & Industrial   | \$24                                | \$19                              | -17.5%  |      |    |
| Commercial real estate  | \$63                                | \$54                              | -14.7%  |      |    |
|   |                                     |                                   |   |      |    |
| Unused commitments  | \$14                                | \$12                              | -20.3%  |      |    |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |      |    |
| Mortgage-backed securities (GSE and private issue)  | \$27                                | \$39                              | 44.5%   |      |    |
| Asset-backed securities   | \$0                                 | \$0                               |   |      |    |
| Other securities  | \$11                                | \$3                               | -76.4%  |      |    |
| Cash & balances due   | \$27                                | \$43                              | 57.6%   |      |    |
|   |                                     |                                   |   |      |    |
| Residential mortgage originations   |                                     |                                   |   |      |    |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$0                               |   |      |    |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |      |    |
| Closed-end mortgage originations sold (quarter)   | \$0                                 | \$0                               |   |      |    |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |      |    |
|   |                                     |                                   |   |      |    |
| Liabilities   | \$242                               | \$230                             | -4.7%   |      |    |
| Deposits  | \$235                               | \$225                             | -4.2%   |      |    |
| Total other borrowings  | \$5                                 | \$3                               | -32.7%  |      |    |
| FHLB advances   | \$2                                 | \$2                               | 0.0%  |      |    |
|   |                                     |                                   |   |      |    |
| Equity  |                                     |                                   |   |      |    |
| Equity capital at quarter end   | \$25                                | \$23                              | -9.9%   |      |    |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$0                               | NA  |      |    |
|   |                                     |                                   |   |      |    |
| Performance Ratios  |                                     |                                   |   |      |    |
| Tier 1 leverage ratio   | 9.2%                                | 8.4%                              | --  |      |    |
| Tier 1 risk based capital ratio   | 12.9%                               | 13.1%                             | --  |      |    |
| Total risk based capital ratio  | 14.2%                               | 14.4%                             | --  |      |    |
| Return on equity <sup>1</sup>   | 3.2%                                | -26.3%                            | --  |      |    |
| Return on assets <sup>1</sup>   | 0.3%                                | -2.4%                             | --  |      |    |
| Net interest margin <sup>1</sup>  | 3.9%                                | 4.1%                              | --  |      |    |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})                               | 62.1%                               | 74.2%                             | --  |      |    |
| Loss provision to net charge-offs (qtr)   | 38.7%                               | 137.3%                            | --  |      |    |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 2.4%                                | 3.4%                              | --  |      |    |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |      |    |
|   |                                     |                                   |   |      |    |
|   | Noncurrent Loans                    |                                   | Gross Charge-Offs                                 |      |    |
| Asset Quality (% of Total Loan Type)  | 2010                                | 2011                              | 2010  | 2011 |    |
| Construction & development  | 7.5%                                | 7.6%                              | 0.2%  | 1.5% | -- |
| Closed-end 1-4 family residential   | 6.4%                                | 3.9%                              | 0.7%  | 0.7% | -- |
| Home equity   | 1.1%                                | 0.9%                              | 0.0%  | 0.0% | -- |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Other consumer  | 2.3%                                | 3.4%                              | 0.8%  | 0.7% | -- |
| Commercial & Industrial   | 0.9%                                | 0.1%                              | 2.7%  | 3.8% | -- |
| Commercial real estate  | 0.6%                                | 6.2%                              | 0.0%  | 0.8% | -- |
| Total loans   | 3.7%                                | 4.9%                              | 0.6%  | 1.1% | -- |